

Fill in this information to identify the case:Debtor 1 Doreen StoiaDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 17-14385**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon Fka The Bank Of New York As Successor Indenture Trustee To Jpmorgan Chase Bank, N.A., As Indenture Trustee For The Cwabs Revolving Home Equity Loan Asset BACKed Notes, Series 2004-E

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date of this notice

11/25/2019

Last 4 digits of any number you use to identify the debtor's account: _____

9046**New total payment:**

Principal, interest, and escrow, if any

\$ 85.64**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Interest rate change for HELOC from a regular change in the applicable index, and rate change is reflected in normal monthly statement.

Current interest rate: 5.5 %New interest rate: 5.25 %Current principal and interest payment: \$ 86.98New principal and interest payment: \$ 85.64**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: CHANGE IN PRINCIPAL -NUMBER OF DAYS IN BILLING CYCLE HAS CHANGEDCurrent mortgage payment: \$ 86.98New mortgage payment: \$ 85.64

Debtor 1 Doreen Stoia
First Name Middle Name Last Name

Case number (if known) 17-14385

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Leah R. Turner

Date 11/01/2019

Signature

Print: Leah R. Turner

Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Pkwy

Number Street

Greensboro, NC 27410

City State ZIP Code

Contact phone (336) 854-4658

Email leah.r.turner@BofA.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA DIVISION)

Chapter: 13 No. 17-14385

In re:

Judge: ASHELY M. CHAN

Doreen Stoia

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 11/01/2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Doreen Stoia
3631 Nancy Ward Cir
Doylestown, PA 18902-9041

Debtor's Attorney: ZACHARY PERLICK
1420 Walnut St Ste 718
Philadelphia, PA 19102-4006

Trustee: WILLIAM C. MILLER, ESQ.
PO Box 1229
Philadelphia, PA 19105-1229

/s/ Irene Zhao

LCI
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